



2021 State Employer Kickoff

Hosted by the Department of Employee Trust Funds



2021 Open Enrollment Period

September 28 to
October 23, 2020



Agenda

- Welcome
- Employer Services Section Case Manager Introductions
- 2021 Health Benefits Changes
- New Vision Benefit Administrator
- Accident Plan
- Well Wisconsin Program
- Q&A Session (at the end of each section)

Employer Services Section - Case Managers

- Elizabeth (Liz) Bush – Team Lead
- Beth Stenner
- Larissa Brown-Esqueda
- Jamie Gonzalez
- Melanie Perttunen



2021 Health Benefit Changes

For State Employees



Topics Covered

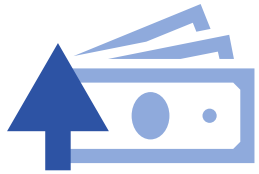
- Medical & Pharmacy
- Vision & Supplemental Benefits
- Pre-Tax Savings Accounts
- Wellness
- Open Enrollment Materials
- Resources

Medical & Pharmacy

- Premiums & Contribution Rates
- Health Plan Offerings
- HDHP Telehealth
- New Medical Benefit
- COVID-19
- Reminders



2021 Premium Summary



The Group Insurance Board approved a modest premium increase for plan year 2021


- State employee contribution determined by Department of Administration's Division of Personnel Management
- Local employers determine employee share individually



Full premium rates posted to Employer [Group Health Insurance](#) page week of 9/14

2021 State Active Premiums

- Non-Access members will see \$2 - \$7 increase per month
- Access members will see \$18 - \$52 decrease per month



	IYC Health Plan	High Deductible Health Plan (HDHP)	Access Plan	Access HDHP
2021 Individual / Family	\$96 / \$238	\$36 / \$89	\$255 / \$632	\$195 / \$483
2020 Individual / Family	\$93 / \$231	\$35 / \$87	\$273 / \$679	\$215 / \$535

State Only

Rates include uniform dental

Health Plan Offerings



No changes - same health plan offerings as 2020



Members will automatically continue their current health insurance coverage unless they change their coverage elections during open enrollment

State Maintenance Plan (SMP)



SMP no longer available in Forest County

- No counties require SMP coverage in 2021



Members should confirm their providers are still in-network



If their providers aren't in-network, current SMP members should choose a new plan

New Medical Benefit



Biofeedback for urinary incontinence will now be covered

HDHP Telehealth

- Federal COVID-19 legislation allows for telehealth services to be covered under a high deductible health plan (HDHP) before the deductible is met for plan year 2021
- Temporary – will expire December 31, 2021 without further legislative action
- Telehealth is fast and affordable, available to most members without any out-of-pocket costs



COVID-19 Testing



Health plans will cover diagnostic and antibody testing received from an in-network provider

- Cost sharing may apply



Some plans cover out-of-network testing

- Members should contact their plan for details

COVID-19 Vaccine

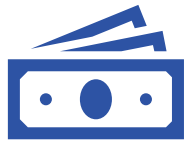


Should a COVID-19 vaccine become available during plan year 2021, the vaccine will be covered by the health plan



The latest information about health benefits and COVID-19 is available on the [ETF website](#)

Reminder: Vaccines at In-Network Pharmacies



Cost: \$0, it's free!



Bring your Navitus card



Note: A COVID-19 vaccine will not be covered by the pharmacy benefit upon release



Available Vaccines

- Influenza ★
- Pneumonia ★
- Shingles ★
- Tetanus
- Hepatitis
- Measles
- Mumps
- Human Papillomavirus (HPV)
- Pertussis
- Varicella
- Meningitis

Reminder: State Coverage Opt-Out



Health coverage Opt-Out for State Employees needs to be done each year



Members need to work with their employer to complete the process

Vision & Supplemental Benefits

- New Vision Administrator
- Long Term Care
- Accident Plan
- State Retire Annuity Deduction

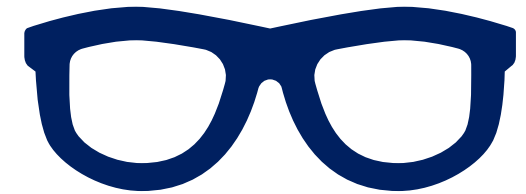


New Vision Administrator

DeltaVision®

DeltaVision, in partnership with EyeMed Vision Care, is the new administrator for the supplemental vision benefit

- Yes, a close relation to Delta Dental – don't worry, they take care of eyes too!



DeltaVision Benefits

DeltaVision®



Current supplemental vision enrollments will automatically transfer to DeltaVision

- Unless member cancels vision coverage during open enrollment



Vision membership cards (issued by EyeMed)



Offers same benefits as current coverage at lower rates

Questions About Supplemental Vision?

DeltaVision®

Coverage information: deltatdentalwi.com/state-of-wi-vision

In-network providers: eyemedvisioncare.com

1-844-337-8383

Long-Term Care



New enrollments for active state employees allowed year-round



Current participants can keep their plan, no action required



See ETF website for more details

Active Employees Only

Accident Plan

- Cash payment to help cover out-of-pocket expenses
 - Employees may continue this plan into retirement – portable up to age 70
- Accidental death and dismemberment (AD&D) payment amount has been increased for members up to \$100,000
 - Up from \$25,000 in 2020

Active Employees Only

UW Hospital & Clinics employees: Not eligible for this plan

Supplemental Benefit Annuity Deductions

- Retirees may only pay for supplemental vision insurance with an annuity deduction for plan year 2021



Pre-Tax Savings Accounts

- Re-enrollment Requirement
- Limit Increases
- New Eligible Expenses
- UW Parking & Transit Availability



Re-Enrollment Requirement



Members must re-enroll in Pre-Tax Savings Accounts each year

- Health Care Flexible Spending Account (FSA)
- Limited Purpose Flexible Spending Account (LPFSA)
- Health Savings Account (HSA)
- Dependent Day Care Account
- Parking Account
- Transit Account



Limit Increases

Program	2020	2021	Change
Health Savings Account			
• Individual Contribution Limit	\$3,550	\$3,600	▲ \$50
• Family Contribution Limit	\$7,100	\$7,200	▲ \$100
Health Care FSA & Limited Purpose FSA			
• Annual Contribution Limit	\$2,700	\$2,750	▲ \$50
• Carryover Limit	\$500 ► \$550	\$550	(▲ \$50)
Parking Account & Transit Account			
• Monthly Contribution Limit	\$265 /month	\$270 /month	▲ \$5

New Eligible Expenses

- Eligible expenses for HSAs and FSAs now permanently include:
 - Over-the-counter drugs and medicines not prescribed by a doctor (aspirin, cough medicine, decongestants, etc.)
 - Menstrual care products (pads, liners, tampons, etc.)
- See the full list of [eligible expenses](#) on CYC's website

UW Parking & Transit Availability

- UW System employees may enroll in parking and transit accounts for plan year 2021
- Elections will be effective January 1, 2021



Note: UW Hospital & Clinics recently decided to opt out of offering these accounts in 2021 – materials are being updated to reflect this change



State Only – UW System Employees

Questions About Pre-Tax Savings Accounts?



Available 24/7 for
program-specific questions

<https://www.connectyourcare.com/etf>

1-833-881-8158



Active state members
should contact their
benefits specialist for
questions on:

- Eligibility
- Paycheck deductions

Wellness

- New “Health Check” Activities
- Health-Plan Offered Wellness Incentive Changes
- Silver Sneakers
- WebMD Integration



New “Health Check” Activities

- All non-Medicare Advantage members will have more options to complete their “health check” activities to earn their \$150 Well Wisconsin incentive in 2021, including:
 - A routine dental exam
 - A health coaching call with StayWell



Note: At-home test kit only approved for 2020, not available for 2021

Health-Plan Offered Wellness Incentives

- Effective January 1, 2021, UnitedHealthcare is the only health plan that may offer financial wellness incentives to members
 - Members enrolled in Medicare Advantage through UnitedHealthcare are not eligible for the \$150 wellness incentive
- All other members (i.e. non-Medicare Advantage) are encouraged to participate in Well Wisconsin and earn the \$150 wellness incentive

Silver Sneakers



Silver Sneakers will still be available to members enrolled in:

- Medicare Advantage with UnitedHealthcare
- Medicare Plus with WEA Trust

Limited Participation

Coming Soon – WebMD Integration

- WebMD recently acquired StayWell
- New tools and resources from WebMD launching in 2021 – including a new web portal experience
- More details to come




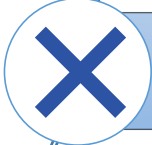



Open Enrollment Materials

- 2021 Decision Guide Overview
- Health Benefits Webpage Enhancements



Decision Guides – 2021 Changes

-  Guide design and cover colors consistent with 2020
-  Moved Enrollment Checklist to first page / inside cover
-  State retiree premiums include dental
-  Health plan star ratings / report card retired
-  Added four news pages of content

2021 Premium Formats

State Active

- Employee contribution with and without Uniform Dental
- No change from 2020

State Retiree

- Premium with and without Uniform Dental
- Change from 2020 (adding “with dental”)



Decision Guides – New Content

Your Health
Benefits &
COVID-19

Benefit Fair
Alternatives

Expanded
Vision
Insurance

Need Care Fast?
Chart

Health Plan and
Vendor Contact
Information

Serve You Direct
Rx Feature

Navitus Mobile
App Feature

County Qualification Change



- Minor difference between the printed version and PDF/web version of the Decision Guides – 3 counties now qualified
- Change has no impact to member experience or rates

Printed Guides v. 9/1	PDF/Web Guides v. 9/4
Oconto County* Shawano County* Waupaca County*	Oconto County Shawano County Waupaca County
* limited service area	

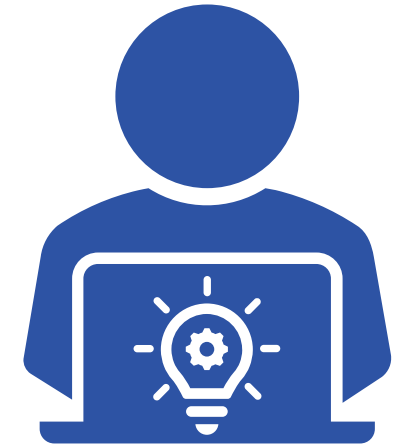
Health Benefits Web Page Enhancements

New health benefits landing page

Clearer navigation and less scrolling with addition of cards to key pages

Improved pharmacy page layout

Combined health plan and vendor contacts



Pharmacy Formulary Without Log-In

1

- Pharmacy formulary is available on the [Navitus website](#) without logging in
- Access instructions provided in new [Pharmacy Formulary page](#) (under Pharmacy Specifics)

Pharmacy Formulary

The formulary is a the list of all the drugs and supplies that are covered by the benefit.

2

- Members must select a plan option on the Navitus website to view a formulary

IYC Health Plan / IYC Access
Plan State & Local

IYC HDHP Plan / IYC Access
HDHP Plan State & Local

MedicareRx Plan

3

- Select Formulary on the left-hand menu to view

Benefits

Formulary



Prior Authorization Forms

Resources

- Virtual Benefit Fair Alternatives
- ALEX[®]
- Where to Get Care Fast
- Employer Resources



2021 Virtual Benefit Forums



Benefit Vendors for Employers

- Weeks of September 21 & 28
- 30 total sessions



ETF Benefits for Members

- Throughout open enrollment
- 21 total sessions
 - Health Insurance & Pharmacy Benefits for Active Members
 - Health Insurance & Pharmacy for Retirees
 - Dental & Vision Coverage
 - Wellness Program
 - Supplemental Programs
 - Pre-Tax Savings Accounts, Accident Program, Life Insurance



Benefit Vendors for Members

- Throughout open enrollment
- 30 total sessions



- Registration required via ETF website
- Members can submit questions in advance
- No PII/PHI permitted
- See ETF website for session details

Get Help Choosing a Plan Design



[Interact with ALEX®](#)
[Your virtual health benefits counselor](#)

ALEX: State Only



[Watch Choosing a
Plan Design](#)

Get Medical Care When You Need it Fast



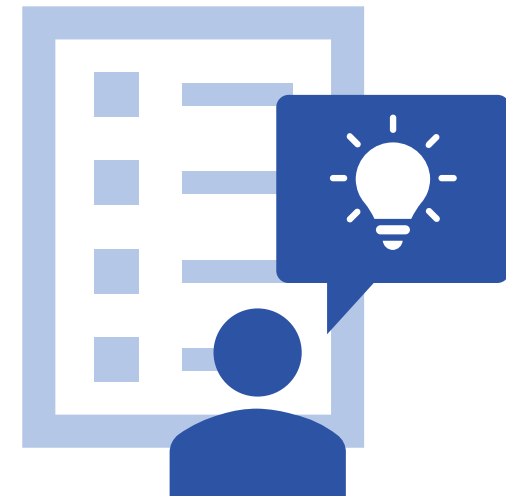
Have you ever needed medical care and didn't know where to turn?

In this video you'll learn about:

- Your care options
- The advantages of each option

Employer Resources

- Group [Health Insurance Page](#) for Employers
 - [Employer Information Timeline](#)
 - Bulletins
 - Premiums rates (week of September 14)
 - Health plan service areas
 - Kickoff materials / recordings





Well Wisconsin Program

StayWell





Supplemental Vision Benefits

DeltaVision





Q&A any additional questions?

ETF Benefits Staff



Thank You

